

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
DISCLOSURE OF UNUSUAL INFORMATION

Kính gửi/Tơ:

- Ủy ban chứng khoán Nhà nước/ State Securities Commission
- Sở Giao dịch Chứng khoán Hà Nội/ Hanoi Stock Exchange

1. Tên tổ chức/Name of organization: Ngân hàng Thương mại cổ phần Việt Nam Thương Tín/
Vietnam Thuong Tin Joint Stock Commercial Bank:
 - Mã chứng khoán/Mã thành viên/ Stock code/ Broker code: VBB
 - Địa chỉ/Address: 47 Trần Hưng Đạo, Phường Phú Lợi, Thành phố Cần Thơ/47 Tran Hung Dao, Phu Loi Ward, Can Tho City
 - Điện thoại liên hệ/ Tel.: (079) 3621454 Fax: (079) 3621858 E-mail:
2. Nội dung thông tin công bố/ Contents of disclosure:

Tài liệu lấy ý kiến cổ đông bằng văn bản/Documents for collecting written opinions of shareholders:

 - Nghị quyết số 148/2025/NQ-HĐQT ngày 26/9/2025 của Hội đồng quản trị/Resolution No. 148/2025/NQ-HĐQT dated September 26, 2025 of the Board of Directors.
 - Tờ trình trình Đại hội đồng cổ đông số 01/2025/TT-HĐQT ngày 30/9/2025/ Submission to the General Meeting of Shareholders No. 01/2025/TT-HĐQT dated September 30, 2025.
 - Phiếu lấy ý kiến cổ đông bằng văn bản số 01.PLYK-ĐHĐCĐ.25 ngày 30/9/2025/ Written opinion form No. 01.PLYK-ĐHĐCĐ.25 dated September 30, 2025.
 - Dự thảo Nghị quyết Đại hội đồng cổ đông/Draft Resolution of the General Meeting of Shareholders.
3. Thông tin này được công bố trên trang thông tin điện tử của công ty vào ngày 10/9/2025/ This information is published on the company's website on September 10, 2025: <https://www.vietbank.com.vn/nha-dau-tu/cong-bo-thong-tin>.



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Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/ *We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*

Tài liệu đính kèm/Attached documents:

- Nghị quyết số 148/2025/NQ-HĐQT ngày 26/9/2025 của Hội đồng quản trị/Resolution No. 148/2025/NQ-HĐQT dated September 26, 2025 of the Board of Directors.
- Tờ trình trình Đại hội đồng cổ đông số 01/2025/TT-HĐQT ngày 30/9/2025/Submission to the General Meeting of Shareholders No. 01/2025/TT-HĐQT dated September 30, 2025.
- Phiếu lấy ý kiến cổ đông bằng văn bản số 01.PLYK-ĐHĐCĐ.25 ngày 30/9/2025/Written opinion form No. 01.PLYK-ĐHĐCĐ.25 dated September 30, 2025.
- Dự thảo Nghị quyết Đại hội đồng cổ đông/Draft Resolution of the General Meeting of Shareholders.

NGƯỜI ĐẠI DIỆN THEO PHÁP LUẬT/

LEGAL REPRESENTATIVE

TỔNG GIÁM ĐỐC/GENERAL DIRECTOR



TRẦN TUẤN ANH



RESOLUTION

BOARD OF DIRECTORS VIETNAM THUONG TIN COMMERCIAL JOINT STOCK BANK

- Pursuant to the Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam, Legislature XIV, on 17 June 2020;
- Pursuant to the Law on Securities No. 54/2019/QH14 passed by the National Assembly of the Socialist Republic of Vietnam, Legislature XIV, on 26 November 2019;
- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly of the Socialist Republic of Vietnam, Legislature XV, at its 5th Extraordinary Session on 18 January 2024, and the Law amending and supplementing certain articles of the Law on Credit Institutions No. 96/2025/QH15 passed by the National Assembly of the Socialist Republic of Vietnam, Legislature XV, on 27 June 2025;
- Pursuant to the Law No. 56/2024/QH15 amending and supplementing certain articles of the Law on Securities, the Law on Accounting, the Law on Independent Audit, the Law on State Budget, the Law on Management and Use of Public Assets, the Law on Tax Administration, the Law on Personal Income Tax, the Law on National Reserves, and the Law on Handling Administrative Violations, dated 29 November 2024;
- Pursuant to the Charter of Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank);
- Pursuant to the Regulations on the Organization and Operation of the Board of Directors of Vietbank;
- Pursuant to the Minutes of Meeting of the Board of Directors No. 126/2025/BBH-BOD dated 26 September 2025.

RESOLVES:

Article 1. The Board of Directors unanimously resolves:

1. To approve the policy and agree to submit to the General Meeting of Shareholders for approval, within the authority of the General Meeting of Shareholders, the acquisition of real estate to be used as business office, workplace, or storage facilities directly serving operational activities (hereinafter referred to as the "operating premises") of Vietbank, specifically:

1.1 Real estate to be acquired:

- Name of the real estate property: Lim 2 Tower;
- Address: 62A Cach Mang Thang 8 Street, Vo Thi Sau Ward, District 3, Ho Chi Minh City (currently: 62A Cach Mang Thang 8 Street, Xuan Hoa Ward, Ho Chi Minh City).



1.2 Transfer value and expenses arising from the acquisition:

- Transfer value of Land Use Rights (LURs), ownership of houses, and other assets attached to land: up to **VND 3,000,000,000,000 (in words: three trillion Vietnamese dong)**, including the transfer value of Land Use Rights, ownership of houses, other assets attached to land, and VAT as prescribed by law.
- Expenses arising from the acquisition: the transferee (Vietbank) shall bear VAT, pay notarization fees for the transfer contract, pay registration fees, and other fees related to the transfer of ownership registration.

1.3 Purpose of acquisition: to serve as the Bank's operating premises, initially to be used as the headquarters of Vietbank Ho Chi Minh City Branch; the allocation of the headquarters to other Units and/or Business Centers shall be decided by the competent authority.

Details of the submission to the General Meeting of Shareholders (GMS) are provided in the documents submitted to the GMS under Clause 2 of this Article.

2. Approves the documents submitted to the General Meeting of Shareholders by way of collecting shareholders' written opinions, including:
- Ballot for shareholders' written opinions;
 - Submission to the General Meeting of Shareholders for approval of the acquisition of real estate as the Bank's operating premises;
 - Draft Resolution of the General Meeting of Shareholders.

Article 2. This Resolution takes effect from the date of signing.

Article 3. Members of the Board of Directors, the Board of Management, the Chief Accountant, the Office of the Board of Directors, Divisions/Centers/Departments, the Head Office, and relevant units of Vietbank shall be responsible for the implementation of this Resolution.

Recipients:

- As stated in Article 3.

Copies to:

- Supervisory Board (for information);
- Filed with Secretary of the BOD, Office.

On behalf of the General Meeting of Shareholders

Chairman of the Board of Directors



DUONG NHAT NGUYEN

Can Tho, Day 30 Month 9 Year 2025

SUBMISSION

Re: Approval of the policy and materials for seeking shareholders' written opinions on the acquisition of real estate as the Bank's operating headquarters

Respectfully submitted to: GENERAL MEETING OF SHAREHOLDERS

- Pursuant to the relevant provisions of law;
- Pursuant to the Charter of Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank);
- Pursuant to the actual business situation of Vietbank,

The Board of Directors respectfully submits to the General Meeting of Shareholders (GMS) the following contents:

I. Reasons and basis for submission:

1. Actual need for investment in Vietbank's headquarters:

Currently, in addition to Branches and Transaction Offices across provinces and cities nationwide, Ho Chi Minh City is the location where Vietbank has the highest concentration of Branches and Transaction Offices.

The investment in a property owned by Vietbank aims to facilitate the development of a spacious, large-scale headquarters, enhance reputation with customers, and serve as Vietbank's brand image in the central area of Ho Chi Minh City. Therefore, the investment in a headquarters of adequate scale and stature in Ho Chi Minh City is necessary in accordance with Vietbank's business development strategy in the area.

2. Legal basis for implementation:

Pursuant to the provisions at point q clause 3, point c clause 4 Article 67, clause 1 Article 139, clause 3 Article 144 of the Law on Credit Institutions, point q clause 1 Article 29, Article 34 of the Vietbank Charter:

- Credit institutions are permitted to purchase, invest in, and own real estate to be used as business headquarters, workplaces, or warehouses directly serving the professional activities of the credit institution, provided that the residual value of fixed assets does not exceed 50% of the charter capital and additional charter capital reserve as recorded in the accounting books for commercial banks;
- The General Meeting of Shareholders approves decisions on investment in, purchase, or sale of fixed assets of the credit institution where the investment level, purchase price, or original price in the case of disposal is equal to or greater than 20% of the charter capital recorded in the latest audited financial statements.

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II. Proposal:

Based on the above contents, we respectfully submit to the General Meeting of Shareholders for consideration and approval the acquisition of real estate to be used as Vietbank's business headquarters, workplace, or warehouse directly serving professional activities (hereinafter referred to as the "operating headquarters") of Vietbank, specifically:

1. Real estate to be acquired:

- Name of the property: Lim 2 Tower;
- Address: 62A Cach Mang Thang 8 Street, Vo Thi Sau Ward, District 3, Ho Chi Minh City (currently: 62A Cach Mang Thang 8 Street, Xuan Hoa Ward, Ho Chi Minh City).
- Details on the Certificate of Land Use Rights, Ownership Rights of houses and other assets attached to land:

No.	Content	
1	Land lot	
	Land lot number	215, 273
	Map sheet number	22
	Area	2.228,9m ²
	Form of use	Exclusive use
	Purpose of use	Commercial and service land (Commercial and service center)
	Term of use	Until 24/03/2062
2	Other construction works	
	Commercial and service center	Grade II work
	Construction area	884 m ²
	Floor area	25.737,8 m ²
	Form of ownership	Exclusive ownership
	Ownership term	Until 24/03/2062
3	Scale of the building	3 basements and 18 upper floors

2. Transfer value and expenses arising from the acquisition:

- Transfer value of Land Use Rights, Ownership Rights of houses and other assets attached to land: up to VND 3,000 billion (*in words: three thousand billion dong*), including the transfer value of Land Use Rights, Ownership Rights, and other assets attached to land, and VAT as prescribed.

- Expenses arising from the acquisition: the transferee (Vietbank) shall bear VAT; pay notarization fees for the Transfer Contract; registration fees, and other fees related to title transfer registration to the transferee.
3. Purpose of acquisition: to serve as the Bank's operating headquarters, initially to be used as the headquarters of Vietbank Ho Chi Minh City Branch; the allocation of the headquarters to other Units and/or Business Centers shall be decided by the competent authority.
4. The General Meeting of Shareholders authorizes the Board of Directors:
- To implement the approved contents of the GMS in accordance with the law and the Bank's Charter;
 - To negotiate, discuss, and implement the signing of the Transfer Contract with the Transferor, including but not limited to decisions on deposit, payment installments, deadline for completion of ownership transfer... and other conditions related to the acquisition of assets for the Bank, ensuring the rights and interests of the Bank;
 - Within the delegated authority, the Board of Directors authorizes the General Director – the legal representative, or a person authorized by the General Director, to sign the relevant Contracts for the acquisition of the real estate and to complete the ownership transfer procedures for the Bank.
5. The Board of Directors shall organize the implementation and report to the GMS at the nearest meeting.

Respectfully submitted to the General Meeting of Shareholders for consideration and approval.

Sincerely./.

On behalf of the General Meeting of Shareholders
Chairman of the Board of Directors



DUONG NHAT NGUYEN



VIETNAM THUONG TIN COMMERCIAL

JOINT STOCK BANK

No. 47 Tran Hung Dao, Phu Loi Ward, Can Tho City
Enterprise registration certificate No. 2200269805 dated
12/01/2007, 28th amendment, dated 28/08/2024
Operation license No. 05/GP-NHNN dated 24/02/2023
No.: 01/PLYK-DHĐCĐ.25

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

Can Tho, 30 September 2025

SHAREHOLDERS' WRITTEN OPINION FORM

I. Purpose of collecting opinions

- Actual need for investment in Vietbank headquarters:

Currently, in addition to branches and transaction offices nationwide, Ho Chi Minh City is the location with the highest concentration of Vietbank branches and transaction offices.

The investment in a property owned by Vietbank aims to facilitate the development of a spacious, large-scale headquarters, enhance reputation with customers, and serve as Vietbank's brand image in the central area of Ho Chi Minh City. Therefore, the investment in a headquarters of adequate scale and stature in Ho Chi Minh City is necessary in accordance with Vietbank's business development strategy in the area.

- Submission to the General Meeting of Shareholders (GMS) for approval of Vietbank's acquisition of real estate at the address: 62A Cach Mang Thang 8 Street, Vo Thi Sau Ward, District 3, Ho Chi Minh City (currently: 62A Cach Mang Thang 8 Street, Xuan Hoa Ward, Ho Chi Minh City), in compliance with point q clause 3, point c clause 4 Article 67, clause 1 Article 139 of the Law on Credit Institutions; point q clause 1 Article 29, clauses 2, 3, 4 Article 149 of the Law on Enterprises; and Article 34 of the Vietbank Charter.

II. Shareholder information

1. Shareholder as individual:

- Full name:
- Contact address:
- Nationality/nationalities:
- ID card:
- Passport or equivalent valid document, date of issuance, place of issuance for an individual without Vietnamese nationality:
- Number of shares owned and number of voting rights at the time of opinion collection (per the list closed on 25/09/2025): **shares** (par value: VND 10,000/share).

2. Shareholder as organization:

- Name:
- Enterprise registration number/establishment decision/equivalent document:
- Head office address:
- Legal representative:
Nationality/nationalities:
- Authorized representative (if any): with valid power of attorney
attached, Nationality/Nationalities:



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- ID card /other legal identification document for legal representative/authorized representative who is a Vietnamese national:
- Passport or equivalent valid document, date of issuance, place of issuance for legal representative/authorized representative who is not a Vietnamese national:
- Number of shares owned and number of voting rights at the time of opinion collection (per the list closed on 25/09/2025): **shares** (par value: VND 10,000/share).

III. Issues for opinion collection (*Shareholders please vote by marking "x" or "√" in the boxes under Opinion section*)

1. Vietbank's acquisition of real estate to be used as business headquarters, workplace, or warehouse directly serving professional activities (hereinafter referred to as "operating headquarters") of Vietbank, specifically:
 - a. Real estate to be acquired:
 - Name of the property: Lim 2 Tower;
 - Address: 62A CMT8 Street, Vo Thi Sau Ward, District 3, Ho Chi Minh City (currently: 62A CMT8 Street, Xuan Hoa Ward, Ho Chi Minh City).
 - b. Transfer value and expenses arising from the acquisition:
 - Transfer value of Land Use Rights, Ownership Rights of houses and other assets attached to land: **up to VND 3,000 billion** (*in words: three thousand billion dong only*), including the transfer value of Land Use Rights, Ownership Rights, and other assets attached to land, and VAT as prescribed.
 - Expenses arising from the acquisition: the transferee (Vietbank) shall bear VAT; pay notarization fees for the Transfer Contract; registration fees, and other fees related to title transfer registration to the transferee.
 - c. Purpose of acquisition: to serve as the Bank's operating headquarters, initially to be used as the headquarters of Vietbank Ho Chi Minh City Branch; the allocation of the headquarters to other units and/or business centers shall be decided by the competent authority.

Opinion: ☐ Agree ☐ Disagree ☐ No opinion

2. The General Meeting of Shareholders authorizes the Board of Directors to:
 - Implement the approved contents of the GMS in accordance with the law and the Bank's Charter;
 - Negotiate, discuss, and execute the Transfer Contract with the Transferor, including but not limited to decisions on deposit, payment installments, deadline for completion of ownership transfer of the real estate, and other related conditions, ensuring the rights and interests of the Bank;
 - Within the delegated authority, authorize the General Director – the legal representative, or a person authorized by the General Director, to sign the relevant contracts for the acquisition of the real estate and to complete the ownership transfer procedures for the Bank;
 - Organize implementation and report to the GMS at the nearest meeting.

Opinion: ☐ Agree ☐ Disagree ☐ No opinion

SIGNATURE OF SHAREHOLDER (*sign, write full name, and affix seal*)

Handwritten signature

IV. Deadline for response: Shareholders are kindly requested to provide opinions on the above matters, sign for confirmation, enclose this form in a sealed envelope, and send to: Office of the Board of Directors, Vietbank, 11th Floor, No. 62A Cach Mang Thang 8 Street, Xuan Hoa Ward, Ho Chi Minh City.
Deadline for receiving shareholders' responses: **from 10/10/2025 until 17:30 on 17/10/2025.**
For further information, please contact Ms. Le Thi Tuyet Chinh – Chief of Office of the Board of Directors/Secretary to the Board of Directors, Tel: 08.62918100 (3300).

On behalf of the General Meeting of Shareholders
Chairman of the Board of Directors


DUONG NHAT NGUYEN


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SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Can Tho, Day Month..... Year.....

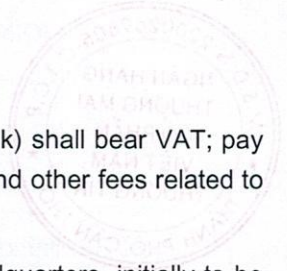
RESOLUTION GENERAL MEETING OF SHAREHOLDERS

- Pursuant to the Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam, Legislature XIV, on 17 June 2020;
- Pursuant to the Law on Securities No. 54/2019/QH14 passed by the National Assembly of the Socialist Republic of Vietnam, Legislature XIV, on 26 November 2019;
- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly of the Socialist Republic of Vietnam, Legislature XV, at the 5th Extraordinary Session on 18 January 2024, and the Law amending and supplementing certain articles of the Law on Credit Institutions No. 96/2025/QH15 passed by the National Assembly of the Socialist Republic of Vietnam, Legislature XV, on 27 June 2025;
- Pursuant to the Law No. 56/2024/QH15 amending and supplementing certain articles of the Law on Securities, the Law on Accounting, the Law on Independent Audit, the Law on State Budget, the Law on Management and Use of Public Assets, the Law on Tax Administration, the Law on Personal Income Tax, the Law on National Reserves, and the Law on Handling Administrative Violations dated 29 November 2024;
- Pursuant to the Charter of Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank);
- Pursuant to the contents and vote counting results of the Board of Directors at the meeting dated/...../2025;

The General Meeting of Shareholders of Vietbank unanimously:

RESOLVES:

1. Approval of Vietbank's acquisition of real estate to be used as business headquarters, workplace, or warehouse directly serving professional activities (hereinafter referred to as "operating headquarters") of Vietbank, specifically:
 - a. Real estate to be acquired:
 - Name of the property: Lim 2 Tower;
 - Address: 62A Cach Mang Thang 8 Street, Vo Thi Sau Ward, District 3, Ho Chi Minh City (currently: 62A Cach Mang Thang 8 Street, Xuan Hoa Ward, Ho Chi Minh City).
 - b. Transfer value and expenses arising from the acquisition:
 - Transfer value of Land Use Rights, Ownership Rights of houses and other assets attached to land: up to VND 3,000 billion (*in words: three thousand billion dong only*), including the transfer value of Land Use Rights, Ownership Rights, and other assets attached to land, and VAT as prescribed.

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- Expenses arising from the acquisition: the transferee (Vietbank) shall bear VAT; pay notarization fees for the Transfer Contract; registration fees, and other fees related to title transfer registration to the transferee.
 - c. Purpose of acquisition: to serve as the Bank's operating headquarters, initially to be used as the headquarters of Vietbank Ho Chi Minh City Branch; the allocation of the headquarters to other Units and/or Business Centers shall be decided by the competent authority.
2. The General Meeting of Shareholders authorizes the Board of Directors to:
- Implement the approved contents of the GMS in accordance with the law and the Bank's Charter;
 - Negotiate, discuss, and execute the Transfer Contract with the Transferor, including but not limited to decisions on deposit, payment installments, deadline for completion of ownership transfer of the real estate, and other related conditions, ensuring the rights and interests of the Bank;
 - With the delegated authority, the Board of Directors authorizes the General Director – the legal representative, or a person authorized by the General Director, to sign the relevant Contracts for the acquisition of the real estate and to complete the ownership transfer procedures for the Bank.
3. The Board of Directors shall organize the implementation and report to the GMS at the nearest meeting.

On behalf of the General Meeting of Shareholders
Chairman of the Board of Directors

Recipients:

- *Shareholders;*
- *State Bank of Vietnam;*
- *State Bank of Vietnam, Region 14;*
- *Filed with the Secretary of the BOD*

DUONG NHAT NGUYEN